



FEDERAL DEPOSIT INSURANCE CORPORATION, Washington DC 20429

DONALD E. POWELL
CHAIRMAN

November 3, 2005

Ms. Marlene Fisher
Branch Manager
Peoples Bank Company
701 Woodview Drive
Coldwater, Ohio 45828

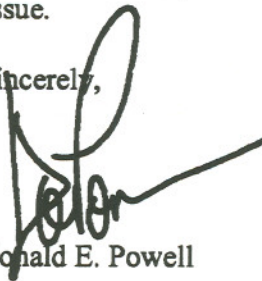
Dear Ms. Fisher:

Thank you for your comments concerning Wal-Mart's application to establish an industrial loan company.

As we review the issues raised in the public comment period, I can assure you we will carefully consider your concerns and those of the other commenters.

Thank you for your interest in this important issue.

Sincerely,



Donald E. Powell

hc

OFFICE OF THE CHAIRMAN
CORRESPONDENCE ASSIGNMENT

OC 05-420

ASSIGNED TO: DSC-S

DATE: 10/26/2005

CORRESPONDENT: MARLENE FISHER
BRANCH MANAGER
PEOPLES BANK COMPANY
701 WOODVIEW DRIVE
COLDWATER, OHIO 45828

MS. FISHER WRITES REGARDING THE WAL-MART APPLICATION.

THE ATTACHED CORRESPONDENCE HAS BEEN ASSIGNED TO DSC-S FOR
INFORMATION.

IF YOU HAVE ANY QUESTIONS RELATING TO THIS ASSIGNMENT, PLEASE
CONTACT THE CORRESPONDENCE UNIT OF THE OFFICE OF LEGISLATIVE
AFFAIRS AT 898-7055.

DISTRIBUTION:
MR. ARRINGTON
MR. FRENCH
MS. TOPPING
FILE
~~TICKLER~~
MR. VAUGHN

DC05-420

701 Woodview Dr.
Coldwater, Oh 45828

September 8, 2005

Re: Wal-Mart Bank Charter
Federal Deposit Insurance Corporation
550 17th Street N.W.
Washington, D.C. 202429

Dear Chairman,

I have worked in the banking industry for over 30 years and have seen many changes. Some changes were good and some not so good and this would be one of those not so good, because when Wal Mart enters the community they take total control. I have watched them closed down so many of our small mom & pop businesses and they will do the same for the small community banks. The Federal Deposit Insurance Corporation should be looking at what's good for everyone in the country. Wal Mart only does what's good for them, not what's good for the community they are in

Thank-you



Marlene Fisher
Branch Manager
Peoples Bank Company